

In re:
Clyde D. Kinsey
Debtor

Case No. 23-10289-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Feb 07, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db	+ Clyde D. Kinsey, 20 Pinehurst Court, Reading, PA 19607-3408
tr	+ SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14752759	+ Clyde Kinsey, 20 Pinehurst Court, Reading, PA 19607-3408

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tobykmendelsohn@comcast.net	Feb 08 2023 00:15:00	BRENNA HOPE MENDELSON, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 08 2023 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 08 2023 00:15:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 08 2023 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14752754	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 08 2023 00:15:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14754009	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 08 2023 00:15:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14752755	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 08 2023 00:15:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14752756	+ Email/Text: bk@avant.com	Feb 08 2023 00:15:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
14752757	+ EDI: CAPITALONE.COM	Feb 08 2023 05:19:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14752760	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 08 2023 00:26:43	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14752762	+ EDI: AMINFOFP.COM	Feb 08 2023 05:19:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14752764	+ EDI: PHINGENESIS	Feb 08 2023 05:19:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14752766	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 08 2023 00:15:00	Kohls/Capital One, Attn: Credit Administrator, Po

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14752767	Email/Text: ktramble@lendmarkfinancial.com	Feb 08 2023 00:15:00	Box 3043, Milwaukee, WI 53201-3043 Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
14752768	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:15:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14752769	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2023 00:26:47	Olo/ally, Po Box 9222, Old Bethpage, NY 11804-9222
14752770	+ EDI: AGFINANCE.COM	Feb 08 2023 05:19:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14752771	^ MEBN	Feb 08 2023 00:10:58	REVV, Attn: Bankruptcy, Po Box 85800, Sioux Falls, SD 57118-5800
14752772	+ EDI: RMSC.COM	Feb 08 2023 05:19:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14752773	Email/Text: bknotice@upgrade.com	Feb 08 2023 00:15:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
14752775	+ EDI: LCIUPSTART	Feb 08 2023 05:19:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14754539	^ MEBN	Feb 08 2023 00:10:59	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14752777	+ EDI: WFFC2	Feb 08 2023 05:19:00	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14752758	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14752761	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14752763	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14752765	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14752774	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
14752776	*+	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed

District/off: 0313-4

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below:

Name	Email Address
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BRENNA HOPE MENDELSON	on behalf of Debtor Clyde D. Kinsey tobykmendelson@comcast.net
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SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
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United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
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TOTAL: 3

Information to identify the case:		
Debtor 1:	Clyde D. Kinsey	Social Security number or ITIN: xxx-xx-1366
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 1/31/23
Case number:	23-10289-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Clyde D. Kinsey	
2. All other names used in the last 8 years		
3. Address	20 Pinehurst Court Reading, PA 19607	
4. Debtor's attorney Name and address	BRENNA HOPE MENDELSON Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610-374-8088 Email: tobykmendelsohn@comcast.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 2/7/23

For more information, see page 2

Case number **23-10289-pmm**

The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 7/30/23

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.